

REMARKS

The Office Action dated August 15, 2006 considered claims 1, 3-9, 11-28, and 31-37. Claims 1, 3-9, 11-28, and 31-37 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Moran (U.S. Patent No. 6,430,542) (hereinafter "Moran"), in view of Albright et al. (U.S. Patent No. 6,012,043) (hereinafter "Albright").¹

By this amendment, claims 1-37 are cancelled. Claims 38-61 are New such that claims 38-61 remain pending. Support for the New claims may be found generally throughout the specification.² Claims 38, 46, and 54 are the only independent claims which remain at issue.

The Examiner should note that the previous attorney of record has been replaced with the new attorney(s) of record. Recognizing the similarity of the independent claims previously pending, and desiring to more thoroughly and clearly claim the present invention thereby making prosecution of the present application more efficient, the applicant has cancelled all the previously pending claims and has New claims more clearly reciting the innovative matter of the present invention. The independent claims New are similar in scope but distinct in embodiment.

The present invention relates generally to methods and systems that provide for managing relationships between objects of a plan and fields of the objects of the plan³ and for generating a plan based upon values and relationships between fields and relationships between objects of the plan.⁴ Claim 38, for instance, recites a method of generating a plan by employing plan objects containing data fields such that the objects may be hierarchically related and such that data fields may be subject to relationships to other fields, and as is more particularly pointed out in combination with each and every other element of claim 38.

The only other independent claims at issue (claims 46 and 54) are directed towards corresponding computer program products and systems, respectively, which implement the method recited in claim 38.

The prior art cited against the now-cancelled claims, Moran and Albright, in contrast, recites a financial planning and advice system and a system used primarily in (retirement) financial planning. The present invention, while useful for financial planning, is not limited to financial plans and may be used for any, arbitrary, plan where hierarchical relationships between objects and relationships between fields of data and values may be useful.

¹ Although the prior art status of the cited art is not being challenged at this time, Applicant reserves the right to challenge the prior art status of the cited art at any appropriate time, should it arise. Accordingly, any arguments and amendments made herein should not be construed as acquiescing to any prior art status of the cited art.

² Support for the claims may be found generally throughout the specification and may, for the most part, be found more specifically, but not exclusively or exhaustively, within the Specification pp. 4-5, & 11-29.

³ Specification p. 29.

⁴ See Specification pp. 19-29.

Previously, all independent claims, claims 1, 17, 20, and 36 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Moran, U.S. Patent No. 6,430,542, in view of Albright et al., U.S. Patent No. 6,012,043. The previous independent claims recited similar (but not identical) elements and were similarly rejected by the Examiner. Applicant has now crafted New claims of the present invention including (some) claim limitations similar to those having been previously claimed but also including claim elements not previously included and in such a way as to make the scope of the now presented claims distinct from those previously presented. Additionally, the applicant has presented new independent claims which should present the present invention more clearly and understandably. As such, the Examiner has not examined all the elements of the claims now presented and has not examined all the elements of the present claims in their present form. Correspondingly, the previous rejections under 35 U.S.C. § 103(a), having not examined all the elements now claimed, no longer apply. The Applicant submits that the invention, as presently claimed, is in condition for prompt allowance.

Applicant would also like to point out that, as is presently claimed, the hierarchical relationship of the objects is distinct from the relationships between fields of objects. Furthermore, relationships between fields may, arbitrarily, be between fields of the same object or between fields of different objects. The Examiner has cited to Albright et al.⁵ for the element of (now cancelled) claim 1 reading "receiving input that defines a hierarchical relationship between the first and second objects such that a value in the second field is at least partially based on the first field as a result of the hierarchical relationship such that the hierarchical relationship is definable by the user and reconfigurable by the user with regard to the relationship between the first and second objects." Applicant would also like to particularly point out that the cited portion of Albright et al., however, only allows three values to be *ranked* but it does not indicate in any way that those ranked values are based, as claimed, either partially or wholly on the value of another, and as recited in combination with the other recited claim elements.

Applicant also submits that the cited art fails to teach or suggest any embodiment for managing relationships between objects of a plan and fields of the objects of the plan and for generating a plan based upon values and relationships between fields and relationships between objects of the plan and that includes generating a plan by employing plan objects containing data fields such that the objects may be hierarchically related and such that data fields may be subject to relationships to other fields, as recited in the claims in combination with the other recited claim elements.

In view of the foregoing, Applicant respectfully submits that the other rejections to the claims are now moot and do not, therefore, need to be addressed individually at this time. It will be appreciated,

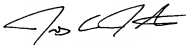
⁵ The relevant portion of Albright et al. reads: "The customer is asked to rank the positive steps the customer could take to ensure a more comfortable life in retirement. Specifically, the customer is asked to rank, in order from 1 to 3, what the customer is willing to do in terms of adjustments to his or her retirement goals: Save more now; Work longer; and Reduce expenses in retirement." Albright col.9 l.4-12.

however, that this should not be construed as Applicant acquiescing to any of the purported teachings or assertions made in the last action regarding the cited art or the pending application, including any official notice. Instead, Applicant reserves the right to challenge any of the purported teachings or assertions made in the last action at any appropriate time in the future, should the need arise. Furthermore, to the extent that the Examiner has relied on any Official Notice, explicitly or implicitly, Applicant specifically requests that the Examiner provide references supporting the teachings officially noticed, as well as the required motivation or suggestion to combine the relied upon notice with the other art of record.

In the event that the Examiner finds remaining impediment to a prompt allowance of this application that may be clarified through a telephone interview, the Examiner is requested to contact the undersigned attorney.

Dated this 15th day of November, 2006.

Respectfully submitted,



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